

PREPARED BY:

A&E #11-00565-1

ADAMS & EDENS, P. A.
Foreclosure Department
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
Bar #9731

RETURN TO:

ADAMS & EDENS, P. A.

Foreclosure Department

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

Bar #9731

Navy Federal Credit Union/BURNETTE INDEXING INSTRUCTIONS:

Lot 463, Section I, Braybourne S/D, Section 32, T1S, R5W, DeSoto County, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 13th day of July 2006, Vanessa D. Burnette, an unmarried woman, executed a Deed of Trust to Mary A. McDuffie, Trustee for the use and benefit of Navy Federal Credit Union, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2518 at Page 681 thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust, the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN

2

DK T BK 3,284 PG 742

DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute BRADLEY P. JONES, as Trustee in said Deed of Trust, the said Bradley P. Jones, to have all the rights, powers and privileges of the Trustee named in the Deed of

Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 10th day of March,

2011.

Navy Federal Credit Union

BY:

Michael Headen

ITS: Manager Mortgage Default

STATE OF VIRGINIA

COUNTY OF FAIRFAX

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Michael Headen, who acknowledged to me that he is Manager Mortgage Default of Navy Federal Credit Union, and acknowledged to me that he signed and delivered the above and foregoing Substitution of Trustee on behalf of Navy Federal Credit Union after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 10th day of March, 2011.

NOTARY PUBLIC

MY COMMISSION EXPIRES:

Jennifer Rose Buser Commonwealth of Virginta Notary Public Commission No. 7338696 My Commission Expires 9/30/2014